

Mental Health: A Closer Look

Being healthy means taking care of your mental health too. That's why Becket Family of Services has upgraded its mental health benefits to provide greater access for you and your family. To help you take advantage of these new benefits, here's a summary of our available mental health plans.

Enhanced Coverage

Under our Gold and Silver plans, outpatient mental health services are now covered at 100 percent – with no deductible or out-of-pocket expense. Our Bronze plan also covers outpatient mental health services at 100 percent, after you pay your annual deductible.

Plan Comparison

| Gold Plan | | |
|--|----------------------------------|----------------------------------|
| | In-Network | Out-of-Network |
| Outpatient | | |
| Office Visit | No charge / no deductible | No charge / no deductible |
| Intensive Outpatient Treatment <small>(Preauthorization is required for intensive outpatient treatment)</small> | No charge / no deductible | No charge / no deductible |
| Inpatient <small>(Preauthorization is required or you will need to pay an additional \$750)</small> | Deductible Only | 30% Coinsurance after deductible |
| Silver Plan | | |
| | In-Network | Out-of-Network |
| Outpatient | | |
| Office Visit | No charge / no deductible | No charge / no deductible |
| Intensive Outpatient Treatment <small>(Preauthorization is required for intensive outpatient treatment)</small> | No charge / no deductible | No charge / no deductible |
| Inpatient <small>(Preauthorization is required or you will need to pay an additional \$750)</small> | Deductible Only | 30% Coinsurance after deductible |
| Bronze Plan | | |
| | In-Network | Out-of-Network |
| Outpatient | | |
| Office Visit | No charge after deductible | No charge after deductible |
| Intensive Outpatient Treatment <small>(Preauthorization is required for intensive outpatient treatment)</small> | No charge after deductible | No charge after deductible |
| Inpatient <small>(Preauthorization is required or you will need to pay an additional \$750)</small> | 30% Coinsurance after deductible | 50% Coinsurance after deductible |



Frequently Asked Questions

1 My provider does not accept any insurance. How do I submit a claim for out-of-network or no-network mental health providers?

If you paid directly for a mental health service, you can submit an online form to HPI for reimbursement under your health plan! Make sure you have the following information before you submit: dates of service for your behavioral health visit or service, total cost of your services, total amount paid for your services, your provider (or provider's office) name, address, and phone number, and any supporting receipts or documentation. The Member Reimbursement form is available on your HPI portal, or on our Becket benefits web page.

2 I meet with a licensed therapist through a mental health app. Are these services covered the same way as under my medical plan?

Mental health apps like BetterHelp or TalkSpace are not covered or reimbursed under medical plans. They can be a good addition or alternative to your coverage if you have issues finding a mental health provider, or like the simplicity of a recurring monthly payment.

3 What is the difference in coverage between the Bronze medical plan and the Silver and Gold medical plans?

Under the Silver and Gold plans, in-network behavioral health office visits or outpatient treatments are covered 100%, even if you have not yet met your plan deductible. Under the Bronze plan, you must first meet your deductible, then office visits and outpatient services are covered 100%.

4 What mental health services are covered at 100%? What services are NOT covered at 100%?

Depending on your plan, behavioral health office visits or outpatient services are covered 100% (Bronze plan covered 100% after deductible). Under all plans, inpatient stays are subject to deductible. The Bronze plan has additional cost share for inpatient services after your deductible is met.

5 What is the difference between virtual visits, telehealth and First Stop Health (FSH)?

Virtual visits are the individual sessions you have with a doctor or mental health provider virtually, not in-person. Telehealth is a broad term that refers to the option of accessing a doctor by phone or video for minor illnesses/injuries, or for behavioral health counseling that is covered under your health plan. Telemedicine and Telehealth are interchangeable terms.

First Stop Health (FSH) is Becket's third-party telehealth provider, available to employees enrolled in the medical plan and their immediate family. Please note, subscription app appointments, while virtual, are not covered under your health insurance.

Virtual Counseling

Sometimes you want to talk, but you either can't reach your regular therapist or need immediate mental health counseling. Employees and their dependents enrolled in one of Becket's health plans can use virtual counseling from First Stop Health®, you can talk wherever you are – whenever you need to. This is a good option to supplement your regular mental health services covered under your medical plan. This virtual service lets you consult with a licensed counselor to work through issues such as:

- Anxiety
- Depression
- Marital/Relationship
- Substance Use
- Work/Life Stress

For 24/7 counseling by phone or video, just call 888.691.7867 or go to fshealth.com.